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State Emergency Management Agency (SEMA) Floodplain Management Section

Issue 4 - FY 2024 - Floodplain Management E-Bulletin

It's the fourth (4th) and final quarter of
Fiscal Year 2024. FY25 begins July 1, 2025!

FEMA Updates National Flood Insurance Program Guidance Documents

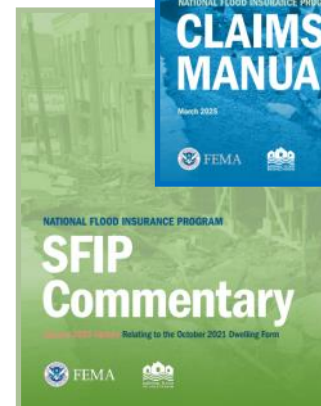
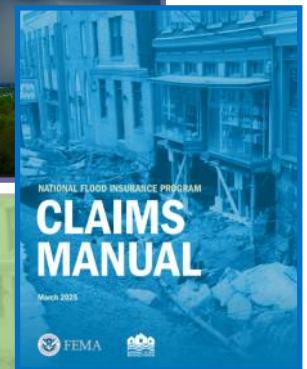
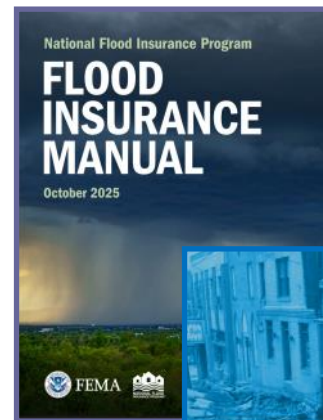
FEMA has updated three [National Flood Insurance Program](#) guidance documents to reflect an ongoing effort to deliver clear direction in an easy-to-understand format.

Updates to the program's [Flood Insurance Manual](#), [Claims Manual](#) and the [Standard Flood Insurance Policy Commentary](#) clarify existing instructions and guidance. They also provide new information to enhance program implementation. The updated Flood Insurance Manual will apply to flood insurance policies issued on or after Oct. 1, 2025. The Claims Manual and the Standard Flood Insurance Policy Commentary will apply to flood insurance claims occurring during the 2025 hurricane season.

FEMA regularly updates National Flood Insurance Program guidance documents. The agency's goal is to make the program's products and processes easy to understand, enabling insurance professionals to provide policyholders with an excellent customer experience. These updates aim to clarify any existing guidance and offer new instructions to help improve the implementation of program interpretations and processes. The three updated documents do not change flood insurance coverage or supersede the terms and conditions of the standard flood insurance Policy. The guidance in these manuals reflects the Nation-

al Flood Insurance Program's existing underwriting requirements, its current underwriting methodology, claims guidance and interpretation of the standard flood insurance policy related to claims handling.

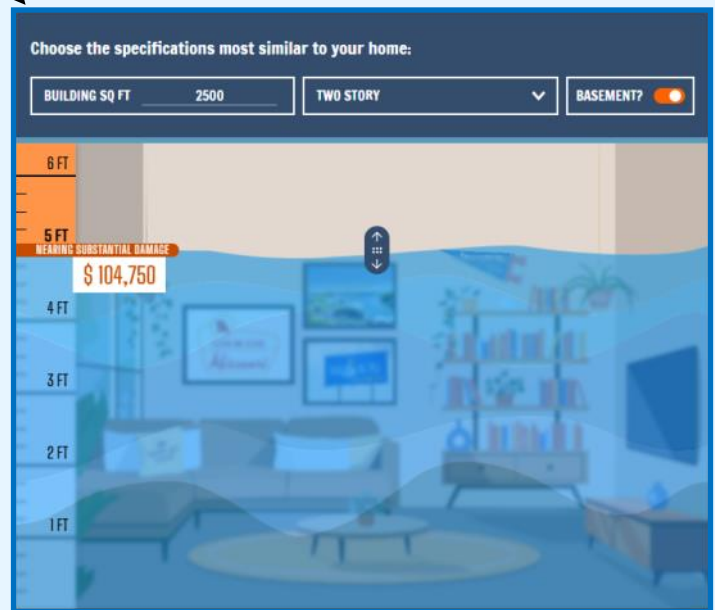
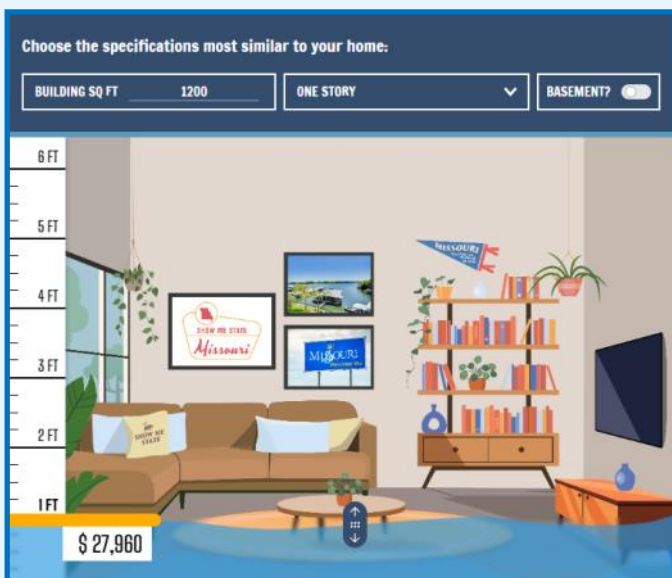
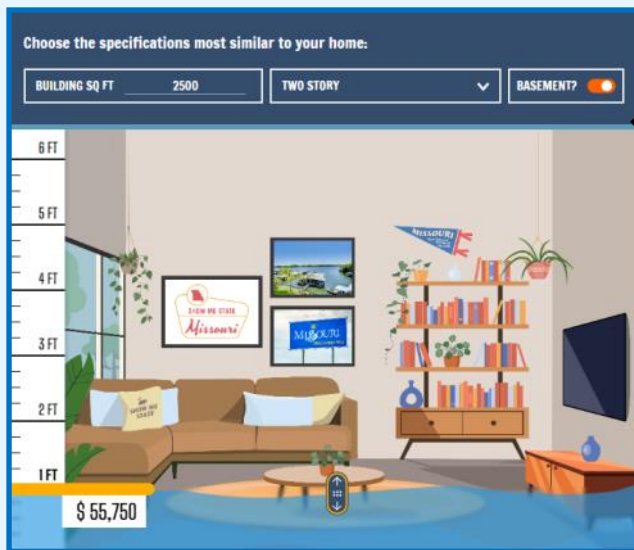
The documents are available online at [FEMA.gov](https://www.fema.gov).



Missouri communities have seen several extreme weather events in 2025. Tornadoes, damaging winds, and floods caused concerns that resonate with the audience reading this article i.e., the local floodplain administrators. Because the State Floodplain Management team is focused on our Missouri communities; protecting health, safety and well-being along with the overall economy, it was important for us to find ways in which we could communicate risks, including future risks. The Floodplain Management Team worked with WSP, a global engineering and professional service firm, to develop the **Flood Visualization Tool**.

The flood visualization tool presents a graphical representation of the flood depth and the associated damage estimate (\$) for individual structures within the Special Flood Hazard Area. It allows the user to enter their structure's square-footage, building type, and if they have a basement. The user is then able to change the depth of the flood water with a sliding scale. The tool will generate an approximate cost of repair, based upon the characteristics entered, data specific to Missouri structures, and the current mapped floodplains. When the user slides the scale up it will also tell the approximate the depth of water the structure can have before being determined substantially damaged. The Missouri Floodplain Management team wants you to know the financial damage flooding can cause. Follow this link [Missouri SEMA Flood Visualization Tool](#) to visualize how much a flood could cost you.

1. Choose the specifications most like your home.
(i.e., 2,500 sq. ft., two story, with a basement)
2. Slide the dept of flooding in your home up using the toggle button in the center of the water level.
3. Watch the damage estimate increase as the water gets deeper.
A notice will appear as the structure nears substantial damage.



Notice how the damage estimate changes depending upon the building size, number of stories, and if there is a basement.

Please share with your community!

2025 ASFPM Conference

More than 1,500 in-person and 225 virtual participants attended the 2025 ASFPM Annual Conference in May in New Orleans. The State of Missouri had an impressive presence, with attendees from the Cities of Sikeston, Rolla, Chesterfield, and Lee's Summit, as well as eight (8) State Emergency Management Agency employees and one (1) from MfSMA staff. Everyone returned home recharged with fresh ideas and new connections to help strengthen Missouri community flood resilience. You may view the draft 2026 program schedule here: [2026 Program Schedule](#)

Please consider joining the fun and attend the ASFPM Annual conference next year in Milwaukee, Wisconsin, May 31—June 4, 2026. We hope to see you there!

Save the Date

Save the Date for next year's conference in **Milwaukee, Wisconsin - May 31 - June 4, 2026**. The Call for Abstracts will go out in September. Watch your inbox!



Please join us on September 17—19, 2025, for the Annual MfSMA Conference!

This year's conference theme is: "Flowing Together: Navigating the Extremes"

The conference will be held at the following venue:

Margaritaville (fka Tan-Tara Conference Center)
494 Tan Tar A Drive
Osage Beach, MO 65065 [Directions](#)

There will be numerous opportunities to attend workshops and presentations, take the Certified Floodplain Managers exam, and mingle with your fellow floodplain managers. See the **tentative** 2025 Conference Schedule [Here](#):

Make your room reservations now!

[Hotels in Osage Beach, MO | Margaritaville Lake Resort](#)
(use code MFPS when registering at Margaritaville.)

[Register Now](#)

TICKETS: \$275.00 Members
\$395.00 Non-Members
\$750.00 Conference Exhibitor (Includes 1 Registration)



Missouri State Floodplain Management Section's Lunch and Learn Workshops

Please join us on Wednesday, June 25, 2025, from 11:30 to 12:30 for the SDE 3.0 virtual workshop. This workshop was recently added to the Lunch and Learn workshops in order to help our Missouri NFIP-participating communities that have sustained damage from recent disasters. But it's not just for our NFIP-participating communities: Anyone else that wishes to know more about FEMA's Substantial Damage Estimator Tool (SDE 3.0) is welcome! For everyone's information, this tool can assess damage caused by flood, wind, wildfire, seismic and other events. Follow this link to register for the SDE 3.0 workshop.

[**REGISTER**](#)

Please join us on Thursday, June 26, 2025, 11:30 to 12:30 for ***A Guide to Writing Floodplain Development Permits*** virtual workshop. This workshop was created to help Floodplain Administrators through the floodplain development permitting process

[**REGISTER**](#)



There are two more opportunities in 2025 to attend the 2025 Tools of Floodplain Management Workshop.

July 17, 2025 - 1st day	1:00pm - 5:00pm
July 18, 2025 - 2nd day	8:00am - 3:00pm, or
Sept. 29, 2025 - 1st day	1:00pm - 5:00pm
Sept. 30, 2025 - 2nd day	8:00am - 3:00pm

This 2-day workshop is designed for local floodplain administrators. It covers various important issues as well as day-to-day activities, incorporating updated NFIP information and documents. State Floodplain staff provides basic knowledge of the NFIP, and recommends those wishing to take the Certified Floodplain Managers (CFM) exam complete the course prior to taking the CFM exam (hint: The CFM Exam is being offered during the MfSMA Conference on 9/19/2025).

Reimbursement for selected travel expenses is available to NFIP-participating communities. Restrictions may apply.

You may register for the 2025 Tools of Floodplain Management Workshop here: [REGISTER](#)

Each year, the Floodplain Management Team mails out the NFIP Participating Community Survey. This year's survey is due back by July 1, 2025. Please take the time to complete the form and return it to us by mail, or scan and email it to: cheryl.garner@sema.dps.mo.gov. Keeping our SEMA Floodplain database updated with contact information is crucial, because it allows SEMA staff to communicate by email or mail in a fast and efficient manner. Please return your forms to Floodplain Management Officer Cheryl Garner by the deadline of July 1, 2025.

**Congratulations to our newest
NFIP-Participating community:
The City of Olympian Village (Jefferson County)**

(Factoid: Olympian Village was named in honor of Greek myth and culture. Some street names include Parthenon Drive, Kronos Drive, Hercules Place, Plato Place, and Pheidippides Place.)

Please Print or Type	
Community Name: _____	
County Community Located In: _____	
What is Your Title As Chief Elected Official (CEO)? <u>Circle Your Title Below:</u>	
Mayor	Chairman
Presiding Commissioner	County Executive
Name: (Mr./Ms.) _____	
Address: _____	
City: _____	Zip: _____
Work Phone: () _____	Fax: () _____
Email Address: _____	
Floodplain Administrator Information:	
Name: (Mr./Ms.) _____	
Address: _____	
City: _____	Zip: _____
Work Phone: () _____	Fax: () _____
Email Address: _____	
Person Completing Form:	
Name: (Mr./Ms.) _____	Title: _____
Phone Number: () _____	
<small>You may complete the attached copy and mail it to SEMA or reply by scanning and emailing to: cheryl.garner@sema.dps.mo.gov. Select the most convenient method; however, please choose only one way to respond.</small>	
PLEASE RETURN THIS INFORMATION NO LATER THAN JULY 1, 2025	

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The Mission Statement of the Floodplain Management Section:

The mission of Missouri's Comprehensive Floodplain Management Program is to make the state and its citizens less vulnerable to the impact of flooding through the effective administration of statewide floodplain management, and to provide local communities with the tools and resources for managing, assessing, and planning for development in flood prone areas; to save lives; and to protect property.

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There is always something new in Floodplain Management. Lately, solar farms (parks, gardens and power stations) have been growing in popularity, and they are often placed in the 1% annual chance (100-year) floodplain. Local permitting and coordination is necessary in all floodplain situations. Solar Panel projects often encompass large portions of land and have the potential to block or obstruct flood flow if built in the floodplain. Here is some guidance for the placement of solar panels in the FEMA-mapped SFHA:

1. Panels must be properly anchored to prevent collapse or movement during flooding events
2. Panels and all other components need to be composed of flood damage-resistant materials
3. Panels must be installed at or above the flood protection level (BFE plus freeboard). This includes all associated electrical systems. All tilt positions for the panels must be at or above the flood protection level, including the lowest tilt position
4. A local Floodplain Development Permit is required. Access roads or stream crossings both permanent and temporary should be included with the submittal.
5. If development is in the Regulatory Floodway, the solar panel project will need to comply with "No-Rise" certification requirements. Hydraulic modeling must be completed by a Missouri Professional Engineer to justify impacts within the floodway. An Engineering "No-Rise" Certificate must be submitted before a Floodplain Development Permit can be approved.

Remember: Proposed security fencing around the site can also create a significant obstruction.



Be aware that local floodplain management regulations or building codes might have additional or more stringent requirements.